



Order Filed on April 3, 2023  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)  
53584

Morton & Craig LLC  
William E. Craig, Esquire  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
Attorney for Exeter Finance LLC

In Re:

CRYSTAL M. DUNSTON

Case No. 22-15435

Adv. No.

Hearing Date: 1-24-23

Judge: (JNP)

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR  
RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: April 3, 2023**

A handwritten signature in dark ink, appearing to read "J. Poslusny", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court



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Debtor: Crystal M. Dunston

Case No: 22-15435

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Motion For Stay Relief And Co-Debtor Relief filed by John R. Morton, Jr., Esq., attorney for Exeter Finance LLC (“Exeter”), with the appearance of Brad J. Sadel, Esq. on behalf of the Debtor, and this Order having been filed with the Court and served upon the Debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

**ORDERED:**

- 1. That Exeter is the holder of a first purchase money security interest encumbering a 2017 Nissan Rogue bearing vehicle identification number JN8AT2MV2HW006392.**
- 2. That after application to the Debtor’s account of a payment in the amount of \$466.03 received on January 6, 2023, the Debtor’s account continues to have post-petition arrears through December 2022 in the amount of \$1,364.12.**
- 3. That the Debtor is to cure the arrears set forth in paragraph two (2) above through her Chapter 13 Plan.**
- 4. That commencing January 2023, if the Debtor fails to make any payment to Exeter within thirty (30) days after it falls due, Exeter shall be entitled to stay relief and co-debtor relief as to the co-debtor Jonathan Dunston upon filing a certification with the Court and serving it on the Debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the Debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00 each. Exeter Finance must be listed as loss payee. If the Debtor fails to maintain valid insurance on the vehicle, Exeter shall be entitled to stay relief and co-debtor relief as to the co-debtor Jonathan Dunston upon filing a certification that insurance has lapsed and serving such certification on the Debtor, her attorney, and the Chapter 13 Trustee.**



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- 6. That the Debtor is to pay a counsel fee of \$438.00 to Exeter through her Chapter 13 Plan.**